

What is a Flexible Spending Account (FSA)?

A Flexible Spending Account, or FSA, lets employees set aside **pre-tax** money from their paychecks to spend on out-of-pocket healthcare expenses (i.e. co-pays, deductibles, over-the-counter items, etc.,). Money that goes into an FSA is pre-tax, so employees can save as much as 40% of each dollar they put into their FSA, as long as they spend the money on qualified health costs.

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FOOT CARE



FSA Eligibility
List



FSA
Calculator



FSA Deadline
Tracker



FSA Learning
Center

The following health care expenses qualify for reimbursement under a **Flexible Spending Account (FSA)** plan.*

Only health care expenses *not* reimbursed by insurance can be claimed. Prescription (Rx) required beginning 1/1/2011

Acupuncture (excluding remedies and treatments prescribed by acupuncturist)	Endodontist fees	Physician fees (cosmetic procedures not eligible)
Alcoholism treatment	Eyeglasses prescribed by your doctor	Podiatrist fees
Ambulance	Eye examination fees	Prescribed medicines
Artificial limbs/teeth	Eye surgery (cataracts, LASIK, etc.)	Psychiatric care
Chiropractors	Hearing devices and batteries	Psychologist and psychiatrist fees
Christian Science practitioner's fees	Home health care	Radiology
Contact lenses and solutions	Hospital bills	Routine physicals and other non-diagnostic services or treatments
Co-payments (doctor, dental, vision, pharmacy)	Insulin	Smoking cessation over-the-counter drugs (Rx)
Costs for physical or mental illness confinement	Laboratory fees	Smoking cessation programs
Crutches	Laser eye surgery	Surgical fees
Deductibles	Office visits	Weight loss over-the-counter drugs (Rx)
Dental fees (cosmetic procedures not eligible)	Obstetrics and fertility	Weight loss programs with a doctor's letter of medical necessity
Dentures	Oral surgery	Wheelchair
Diagnostic fees	Orthodontic fees	Vitamins, with doctor's letter of medical necessity
Dietary supplements and vitamins with doctor's letter of medical necessity	Orthopedic devices	X-rays and MRI
Drug and medical supplies (syringes, needles, etc.)	Osteopath fees	
	Over-the-Counter drugs that are medically necessary like allergy medications, aspirin, or antacids (Rx)	
	Oxygen	
	Periodontist fees	

Items *requiring a physician's letter* listing a medical condition making the item necessary.*

Bedpans and ring cushions
 Boost®/Pediasure®
 Foot Spa
 Herbs
 Massagers
 Massages
 Minerals
 Multivitamins
 Oxygen
 Reconstructive surgery in connection with birth defect, disease, or accident.
 Special supplements
 Special school for disabled child
 Special teeth cleaning system
 Therapeutic support gloves
 Vitamins
 Weight loss programs and fees pertaining to a specific disease
 Wigs for hair loss caused by disease

Health care expenses that *do not qualify* for reimbursement under an FSA plan.*

Cosmetic surgery, procedures, and/or medications
 Dental bleaching
 Hair restoration (procedures, drugs or medications)
 Health club or gym memberships for general health
 Marriage and family counseling
 Over-the-Counter drugs or medications that are not prescribed by your physician
 Weight loss programs for general health or appearance
 Mail order prescriptions from another country
 Premiums you or your spouse pay for insurance coverage (Payroll-deducted premiums sponsored by your employer are eligible under the Premium Only Plan.)

**Plan restrictions may apply. Check with your plan administrator.*

Accepted Over-the-Counter (OTC) Items*

OTC

Antiseptics Prescription (Rx) required beginning 1/1/2011

Antiseptic wash or ointment for cuts or scrapes (Rx)
Antiseptic mouthwash (Rx)
Benzocaine swabs (Rx)
Boric acid powder (Rx)
First aid wipes (Rx)
Hydrogen peroxide (Rx)
Iodine tincture (Rx)
Rubbing alcohol (Rx)
Sublimed sulfur powder (Rx)

Cold, Flu, Asthma and Allergy Medications

Prescription (Rx) required beginning 1/1/2011

Allergy medications (Rx)
Bronchodilator/expectorant tablets (Rx)
Bronchial asthma inhalers (Rx)
Cold relief syrup, tablets and drops (Rx)
Cough relief syrup, tablets and drops (Rx)
Flu relief syrup, tablets and drops (Rx)
Medicated chest rub (Rx)
Nasal decongestant spray, drops or inhaler (Rx)
Nasal strips to improve congestion (Rx)
Sinus and allergy nasal spray
Homeopathic sinus medications (Rx)
Sinus medications (Rx)
Vapor patch cough suppressant (Rx)

Diabetes Prescription (Rx) required beginning 1/1/2011

Diabetic lancets
Diabetic needles
Diabetic supplies
Diabetic syringes
Diabetic test strips
Glucose meters
Glucose tablets (Rx)

Ear/Eye Care Letter of Medical Necessity required from a physician (LOMN)

Prescription (Rx) required beginning 1/1/2011

Airplane ear protection (LOMN)
Ear drops for swimmers (Rx)
Ear water-drying aid (Rx)
Earwax removal drops (Rx)
Homeopathic earache tablets (Rx)
Contact lens solutions

Health Aids Prescription (Rx) required beginning 1/1/2011

Anti-fungal treatments (Rx)
Denture adhesives
Diuretics and water pills (Rx)
Hemorrhoid relief (Rx)
Lice control (Rx)
Medicated bandages
Motion sickness tablets (Rx)
Respiratory stimulant ammonia (Rx)
Sleeping aids (Rx)

Pain Relief Prescription (Rx) required beginning 1/1/2011

Arthritis pain reliever (Rx)
Bunion and blister treatments (Rx)
Itch relief (Rx)
Orajel® (Rx)
Pain relievers, aspirin and non-aspirin (Rx)
Throat pain medications (Rx)

Personal Test Kits

Cholesterol tests
Colorectal cancer screening tests
Home drug tests
Ovulation indicators
Pregnancy tests

Skin Care Prescription (Rx) required beginning 1/1/2011

Acne medications (Rx)
Anti-itch lotion (Rx)
Bunion and blister treatments (Rx)
Cold sore and fever blister medications (Rx)
Corn and callus removal medications (Rx)
Diaper rash ointment (Rx)
Eczema cream (Rx)
Medicated bath products (Rx)

Stomach Care Prescription (Rx) required beginning 1/1/2011

Acid reducing gum, liquid and tablets (Rx)
Anti-diarrhea medications (Rx)
Gas prevention tablets or drops (Rx)
Ipecac syrup (Rx)
Laxatives (Rx)
Pinworm treatment (Rx)
Upset stomach medications (Rx)

Over-the-Counter (OTC) items*

Letter of Medical Necessity required from a physician (LOMN)

Prescription (Rx) required beginning 1/1/2011

Adhesive or elastic bandages	Minerals (Rx)
Blood pressure meter	Multivitamins (Rx)
Cold or hot compresses	Saline nose drops (Rx)
Eye drops (Rx)	Special supplements (Rx)
Foot spa (LOMN)	Special teeth cleaning system (LOMN)
Gauze and tape (LOMN)	Thermometers
Gloves and masks (LOMN)	Vitamins (Rx)
Herbs (Rx)	
Leg or arm braces	
Massagers (LOMN)	

OTC items - not acceptable*

Aromatherapy	Low "carb" foods
Baby bottles and cups	Low calorie foods
Baby oil	Mouthwash
Baby wipes	Oral care
Breast enhancement system	Petroleum jelly
Cosmetics	Shampoo and conditioner
Cotton swabs	Skin care
Dental floss	Spa salts
Deodorants	Sun tanning products
Feminine care	Toothbrushes
Hair regrowth	

**Plan restrictions may apply. Check with your plan administrator.*